Case 16-17048-ref Doc 12 Filed 01/28/17 Entered 01/29/17 01:06:19 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Michael A. Clement Debtor Case No. 16-17048-ref Chapter 13

TOTALS: 0, * 1, ## 0

CERTIFICATE OF NOTICE

District/off: 0313-4 User: Lisa Page 1 of 2 Date Rcvd: Jan 26, 2017 Form ID: 309I Total Noticed: 30

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jan 28, 2017.
                    +Michael A. Clement, 512 Marshall Drive, Shillington, PA 19607-2825
+FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue,
db
                    +FREDERICK L. REIGLE, C
Reading, PA 19606-0410
                                                                                                                     P.O. Box 4010.
t.r
smg
                    +Bureau of Audit and Enforcement,
                                                                   City of Allentown,
                                                                                               435 Hamilton Street,
                      Allentown, PA 18101-1603
smg
                     City Treasurer, Eighth and Washington Streets, Reading, PA 19601
                    +Lehigh County Tax Claim Bureau, 17 South Seventh Street,
                                                                                                     Allentown, PA 18101-2401
smg
                    Hax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300 Berks EIT Bureau, PO Box 6367, Wyomissing, PA 19610-0367 +Comcast, c/o SW Credit Systems L.P., 4120 International Pkwy, Suite 100,
13803071
13803072
                      Carrollton, TX 75007-1957
                     +Convergent Healthcare, Inc., 121 NE Jefferson Street, Suite 100, Peoria, IL 61602-1229
Fay Servicing LLC, PO Box 88009, Chicago, IL 60680-1009
13803073
                    +Convergent Healthcare, Inc.,
13803074
                                                                                                          4375 Jutland Drive, Suite 200,
13808121
                    +First Guaranty Mortgage Corporation,
                                                                       c/o ALDRIDGE PITE, LLP,
                      P.O. Box 17933, San Diego, CA 92177-7921
                    +NLT Recovery Agency, 2491 Payton Street, Harrisburg, PA 17111-1036
+Pennsylvania Dept of Revenue, 2 Revenue Place, Harrisburg, PA 17129-0002
Roundpoint, PO Box 19409, Charlotte, NC 28219-9409
13803077
13803078
13803079
Pennsylvania Department of Revenue, Bankruptcy Division,
                                                                                                      P.O. Box 280946,
                    Harrisburg, PA 17128-0946
+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 27 2017 01:22:22
                                                                                                                      U.S. Attorney Office,
sma
                    c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jan 27 2017 01:22:12 United States Trustee,
ust
                    Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philade EDI: AIS.COM Jan 27 2017 01:19:00 American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-88 +E-mail/Text: banko@berkscredit.com Jan 27 2017 01:21:53 Berks Credit &
                                                                                                              Philadelphia, PA 19107-4405
13808344
                                                                                  Oklahoma City, OK 73124-8848
7 01:21:53 Berks Credit & Collections,
13803070
                       900 Corporate Drive, Reading, PA 19605-3340
13803069
                    +E-mail/Text: banko@berkscredit.com Jan 27 2017 01:21:53
                                                                                                     Berks Credit & Collections,
                    900 Coroporate Drive, Reading, PA 19605-3340 +EDI: AMINFOFP.COM Jan 27 2017 01:23:00 First
13803075
                                                                             First Premier Bank, 3820 N. Louise Ave,
                      Sioux Falls, SD 57107-0145
13803076
                     EDI: IRS.COM Jan 27 2017 01:29:00
                                                                       Internal Revenue Service,
                      Hartford, CT 06176-7007
                    +EDI: JEFFERSONCAP.COM Jan 27 2017 01:30:00
13849430
                                                                                    Premier Bankcard, Llc,
                      c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
EDI: RMSC.COM Jan 27 2017 01:25:00 SYNCB/Walmart, P.O. Box 965024,
                    +EDI: RMSC.COM Jan 27 2017 01:25:00
                                                                                              P.O. Box 965024,
13803081
                      Orlando, FL 32896-5024
                    +EDI: DCI.COM Jan 27 2017 01:24:00
13803080
                                                                       Sprint, c/o Diversified Consultants, P.O. Box 551268,
                      Jacksonville, FL 32255-1268
                    +E-mail/Text: bankruptcynotices@dcicollect.com Jan 27 2017 01:22:29
13803080
                    Jacksonville, FL 32255-1268

LDI- RMSC.COM Jan 27 2017 01:25:00 Synchrony Bank, c/o Recovery Management Systems Corp.,

25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605

+EDI: CONVERGENT.COM Jan 27 2017 01:29:00 T. Mobile, c/o Convergent C.

P.O. Box 9004, Renton WA 20057 Cook
13803491
13803082
                    P.O. Box 9004, Renton, WA 98057-9004
+EDI: VERIZONWIRE.COM Jan 27 2017 01:22:00
                                                                                  Verizon Wireless, P.O. Box 26055,
13803083
                      Minneapolis, MN 55426-0055
                                                                                                                           TOTAL: 17
               ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                    +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010,
aty*
                      Reading, PA 19606-0410
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Addresses marked $^{\prime +\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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District/off: 0313-4 Page 2 of 2 Date Rcvd: Jan 26, 2017 User: Lisa Form ID: 309I Total Noticed: 30

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 28, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2017 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor First Guaranty Mortgage Corporation bkgroup@kmllawgroup.com

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com

FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,

ecf_frpa@trustee13.com

JOSEPH T. BAMBRICK, JR. on behalf of Debtor Michael A. Clement NO1JTB@juno.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

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Information to identify the case:			. ago c c			
Debtor 1	Michael A. Clement		Social Security number or ITIN xxx-xx-8516			
	First Name Middle Name	Last Name	EIN			
Debtor 2			Social Security number or ITIN			
(Spouse, if filing)	First Name Middle Name	Last Name	EIN			
United States Bank	kruptcy Court Eastern Di	strict of Pennsylvania	Date case filed for chapter 13 10/4/16			
Case number: 16	6-17048-ref					

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Michael A. Clement	
2.	All other names used in the last 8 years		
3.	Address	512 Marshall Drive Shillington, PA 19607	
4.	Debtor's attorney Name and address	JOSEPH T. BAMBRICK JR. Joseph T. Bambrick Jr. Esq. 529 Reading Avenue, Suite K West Reading, PA 19611	Contact phone (610) 372–6400 Email: NO1JTB@juno.com
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: <u>ecfmail@fredreiglech13.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
	www.pacer.gov.		Contact phone (610)2085040 Date: 1/26/17

For more information, see page 2

Debtor Michael A. Clement

Case number 16–17048–ref

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 21, 2017 at 01:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 2901 St. Lawrence Ave, Reading, PA 19606		
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 4/22/17		
		Deadline for all creditors to file a proof of clain (except governmental units):	n Filing deadline: 5/22/17		
		Deadline for governmental units to file a proof claim:	of Filing deadline: 4/2/17		
A proof of claim is a signed s www.uscourts.gov or any ba If you do not file a proof of claim a proof of claim even if your Secured creditors retain right claim submits the creditor to For example, a secured cred		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might raproof of claim even if your claim is listed in the schedulest Secured creditors retain rights in their collateral regardless of claim submits the creditor to the jurisdiction of the bankruptcy for example, a secured creditor who files a proof of claim maincluding the right to a jury trial.	not be paid on your claim. To be paid, you must file hat the debtor filed. If whether they file a proof of claim. Filing a proof of y court, with consequences a lawyer can explain.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors		
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of confirmation will be held on: 4/20/17 at 09:00 AM, Location: Courtroom 1, Third Floor, T PA 19601	·		
10	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.			
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.			
12	. Exempt property				
13	s. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.			